

**Town of Frederick  
Premium Summary Analysis**

	2010	2009	2008	2007	2006
Property	11,658	8,987			
Flood	Included	No Coverage			
Equipment Breakdown	Included	579			
Crime	295	250			
Inland Marine	9,100	13,189			
General Liability	31,008	29,038			
Employer Benefit Liability	192	192			
Law Enforcement Liability	24,390	20,076			
Public Entity Liability	3,671	3,353			
Employer Practices Liability	4,265	6,379			
Auto Liability	24,112	25,025			
Autot Physical Damage	5,669	5,800			
Umbrella	10,422	9,467			
<b>Total Package</b>	<b>124,782</b>	<b>122,335</b>	<b>118,314</b>	<b>114,450</b>	<b>124,905</b>
Work Comp	43,021	46,879	49,043	46,783	60,471
<b>Total Property Casualty</b>	<b>167,803</b>	<b>169,214</b>	<b>167,357</b>	<b>161,233</b>	<b>185,376</b>

Bryan, I don't have the detail on on '08, '07 and '06 but I do have the total premium paid for that year so I have included that below for comparison. The trend is very positive for the Town.  
2006 was the last year you were with VFIS due to poor loss history.